Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main

Document Page 1 of 37

B1 (Official Form 1) (04/13) **United States Bankruptcy Court** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mitchell, Gregory K All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-1232 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 7736 Monroe Forest Park, IL ZIP CODE ZIP CODE 60130 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 7736 Monroe Forest Park, IL ZIP CODE ZIP CODE 60130 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a personal, family, or house-Each country in which a foreign proceeding by, regarding, or under title 26 of the United States against debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ▼ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-10,001-50,001-200-999 1.000-**—** 50-99 \_\_\_ 100-199 5 000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$500,001 \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 2 of 37

BJ ((	omicial Form 1) (04/13)	. ago = 0. 0.		Page 2
Vo	luntary Petition	Name of Debtor(s): G	regory K Mitchell	
(Tł	nis page must be completed and filed in every case.)			
1	All Prior Bankruptcy Cases Filed Within Last	1	1	
Nor	tion Where Filed: ne	Case Number:	Date Filed:	
Loca	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Deb	tor (If more than one, attach	additional sheet.)
Nam	e of Debtor:	Case Number:	Date Filed:	
Distri	ct:	Relationship:	Judge:	
10Q	Exhibit A  be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	I, the attorney for the pet informed the petitioner th of title 11, United States	Exhibit B To be completed if debtor is an individence debts are primarily consumer detitioner named in the foregoing petition to the or she] may proceed under change of the code, and have explained the relief a certify that I have delivered to the debto 342(b).	ebts.) n, declare that I have apter 7, 11, 12, or 13 vailable under each
		X /s/ Robert J. Ad	dams & Associates	9/2/2015
			ms & Associates	Date
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.		lentifiable harm to public health or safe	ety?
-		hibit D		_ 、
(10	be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and n		·	D.)
16.45		nade a part of this petiti	OII.	
If th	is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attack	hed and made a part of	this petition.	
		ing the Debtor - Venue	9	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days			s immediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pend	ing in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or pr		
	Certification by a Debtor Who Resid		idential Property	
П	(Cneck all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box che	ecked, complete the following.)	
Ч		(	3,	
	(1)	Name of landlord that o	btained judgment)	
	<del>.</del>	Address of the Park		
_	(, Debtor claims that under applicable nonbankruptcy law, there are circu	Address of landlord)	the debtor would be permitted to	to cure the entire
Ц	monetary default that gave rise to the judgment for possession, after t			io cure une enure
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become	e due during the 30-day period a	after the filing of the
П	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362(l	1)).	

B1 (Official Form 1) (04/13)

Page 3

Voluntary Petition	Name of Debtor(s): Gregory N WITCHEII
(This page must be completed and filed in every case)	
	of Live o
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the	☐ I request relief in accordance with chapter 15 of title 11, United States Code.
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Gregory K Mitchell	
Gregory K Mitchell	V
	X
X	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 9/2/2015	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
/s/ Robert J. Adams & Associates	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and
Robert J. Adams & Associates Bar No. 0013056	have provided the debtor with a copy of this document and the notices and
	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
Robert J. Adams & Associates	maximum fee for services chargeable by bankruptcy petition preparers, I have
901 W Jackson Blvd Suite 202	given the debtor notice of the maximum amount before preparing any document
Chicago, IL 60607	for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Cilicago, IL 00007	Section. Official Form 19 is attached.
Phone No. <b>(312) 346-0100</b> Fax No. <b>(312) 346-6228</b>	Printed Name and title, if any, of Bankruptcy Petition Preparer
9/2/2015	
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debter as well as the first and as with the shortest of title 44. He ted Otetes	Address
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X
	^
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
	1

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Gregory K Mitchell	Case No.			
			(if known)		
	Debtor(s)				

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Gregory K Mitchell Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Gregory K Mitchell Gregory K Mitchell
Date: 9/2/2015

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 6 of 37

B6A (Official Form 6A) (12/07)

In re Gregory K Mitchell	Case No.	
		(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota		\$0.00	

(Report also on Summary of Schedules)

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 7 of 37

B6B (Official Form 6B) (12/07)

In re	Gregory K Mitchell	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$53.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		MB Financial	-	\$45.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		5 rooms of furniture	-	\$600.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothes	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	x			

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 8 of 37

B6B (Official Form 6B) (12/07) -- Cont.

In re	Gregory K Mitchell	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 9 of 37

B6B (Official Form 6B) (12/07) -- Cont.

In re Gregory K Mitchell	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	х			

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 10 of 37

B6B (Official Form 6B) (12/07) -- Cont.

In re	Gregory K Mitchell	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested.  Give particulars.  33. Farming equipment and implements.	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  X  X  X  X  X  X  X  X  X  X  X  X  X			
and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested.  Give particulars.  X  X  X  X  X  X  X  Mimplements.			
and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  X  X  X  X  X  X  X  X  X  X  X  X  X			
31. Animals.  32. Crops - growing or harvested.  Give particulars.  X  X  X  X  X  Implements.			
32. Crops - growing or harvested.  Give particulars.  X  33. Farming equipment and implements.			
Give particulars.  33. Farming equipment and implements.			
implements.			
34. Farm supplies, chemicals, and feed.			
35. Other personal property of any kind not already listed. Itemize.			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Page 11 of 37 Document

B6C (Official Form 6C) (4/13)

In re Gregory K Mitchell

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$53.00	\$53.00
MB Financial	735 ILCS 5/12-1001(b)	\$45.00	\$45.00
5 rooms of furniture	735 ILCS 5/12-1001(b)	\$600.00	\$600.00
Clothes	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
* Amount subject to adjustment on 4/01/16 and every thre commenced on or after the date of adjustment.	\$1,198.00	\$1,198.00	

Document

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Page 12 of 37

B6D (Official Form 6D) (12/07) In re Gregory K Mitchell

Case No.	
	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

<u>_</u>					ė			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
	_		Subtotal (Total of this F	ag	e) >		\$0.00	\$0.00
			Total (Use only on last p				\$0.00	\$0.00
No continuation sheets attached							(Report also on Summary of	(If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 13 of 37

B6E (Official Form 6E) (04/13)

In re Gregory K Mitchell

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 14 of 37

B6E (Official Form 6E) (04/13) - Cont.

In re Gregory K Mitchell

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Domestic Support Obligations

TYPE OF PRIORITY Domestic Support Obligations									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED:	Г					
Christine Cagney 26 W 101 Klein Creek			CONSIDERATION:  Domestic Support Obligation REMARKS:				\$3,500.00	\$3,500.00	\$0.00
Winfield, IL 60190		-							
Sheet no1 of1 co attached to Schedule of Creditors Holding			sheets Subtotals (Totals of this aims		-		\$3,500.00 \$3,500.00	\$3,500.00	\$0.00
(Us	re only on last page of the completed Schedule E. port also on the Summary of Schedules.)					φ3,300.00			
If a	pplica	able,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	als	>		\$3,500.00	\$0.00

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 15 of 37

B6F (Official Form 6F) (12/07) In re Gregory K Mitchell

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LINITOLINI	O TELLICOIO	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxx 1315 Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090		-	DATE INCURRED: CONSIDERATION: Attorney for -Calvalry Portfolio Services, LLC REMARKS:					\$93,343.19
ACCT #: Citibank P.O.Box 6000 The Lakes, NV 89163		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$6,438.00
ACCT #: Convergent Outsourcing PO Box 9004 Renton, WA 98057		_	DATE INCURRED: CONSIDERATION: Collecting for -T-Mobile USA REMARKS:					Notice Only
ACCT #: First Credit Services One Woodbridge Center Suite 410 Woodbridge, NJ 07095		-	DATE INCURRED: CONSIDERATION: Collecting for -Cheetah Gyms Andersonville REMARKS:					\$237.00
ACCT #: First Tennessee Bank PO Box 119 Memphis, TN 38101		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$169,376.00
ACCT #: IQ Data International P.O.Box 3568 Everett, WA 98213		-	DATE INCURRED: CONSIDERATION: Collecting for -Wheaton Center IL REMARKS:					\$4,574.00
1continuation sheets attached		(Rep	(Use only on last page of the completed Sci port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	edu e, o	ota ule n t	al > F.) he	)	\$273,968.19

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 16 of 37

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Midland Funding LLC P.O Box 60578 Los Angeles, CA 90060		-	DATE INCURRED: CONSIDERATION: Collecting for -Citibank REMARKS:				Notice Only
ACCT#: Nelnet Loan Services P.O.Box 2877 Omaha, NE 68103-2877		-	DATE INCURRED: CONSIDERATION: Student Loans REMARKS:				\$30,301.64
ACCT #: Peoples Gas 130 E. Randolph St. Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$72.00
ACCT #: Rush University Medical Center 75 Remittance Drive, Ste. 1611 Chicago, IL 60675		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$1,491.56
ACCT #: T-Mobile PO Box 37380 Albuquerque, NM 87176		-	DATE INCURRED: CONSIDERATION: cell phone REMARKS:				\$584.00
Sheet no. <u>1</u> of <u>1</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	ıs	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	T edu	n th	l > F.) ne	\$32,449.20 \$306,417.39

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 17 of 37

B6G (Official Form 6G) (12/07)

In re Gregory K Mitchell

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 18 of 37

B6H (Official Form 6H) (12/07)

orr (emolar round or) (12/07)		
re Gregory K Mitchell	Case No.	
		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this how if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

			Docu	ment F	ane 1	19 of	37	
F	ill in this inform	ation to identify	your case:					
	Debtor 1	Gregory	K	Mitch	ell			
		First Name	Middle Name	Last Na	me		Che	eck if this is:
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na			_ _	An amended filing
						ne.		A supplement showing post-petition
	United States Bankru Case number	uptcy Court for the:	NORTHERN	DISTRICT OF	ILLING	)IS	$- $ $^{-}$	chapter 13 income as of the following date:
	(if known)							MM / DD / YYYY
_	···	<b>.</b>						WINT BB / TTT
	fficial Form B 6							
So	chedule I: You	ur Income						12/13
res inc abo you	sponsible for supply lude information ab out your spouse. If ur name and case n	ing correct information your your spouse. I more space is nee	ation. If you are If you are separa ded, attach a se Answer every qu	married and rated and your so parate sheet to	ot filing spouse	jointly is not fi	, and your ling with y	I Debtor 2), both are equally spouse is living with you, rou, do not include information any additional pages, write
L			•					
1.	Fill in your employ information.	yment		Debtor 1				Debtor 2 or non-filing spouse
	If you have more th		umant atatua	_	ه.			
	job, attach a separa with information ab	9 -	yment status	<ul><li>✓ Employe</li><li>✓ Not emp</li></ul>				<ul><li>☐ Employed</li><li>☐ Not employed</li></ul>
	additional employe	rs. Occup	ation	Project Mar	nager			<del>_</del>
	Include part-time, s	•						
	or self-employed w	ork. <b>Emplo</b>	yer's name	Fay Servici	ng LLC			
	Occupation may in	Lilipio	yer's address	440 S Lasal	le St, S	uite 20	000	
	student or homema applies.	aker, if it		Number Street				Number Street
								_
				Chicago			60605	
				Chicago City		IL State	Zip Code	City State Zip Code
		How le	ong employed th	ere? 5yea	ırs			
		now ic	nig employed til	ere: <u>0</u>			-	
E	Part 2: Give D	etails About Mo	onthly Income	)				
			•		othing to	n report	for any line	, write \$0 in the space. Include your
	n-filing spouse unless			. II you have h	ourning to	оторон	ioi arry iiric	, while to in the space. Include your
-	ou or your non-filing a need more space, a	•		r, combine the	informat	tion for a	all employe	rs for that person on the lines below. If
						For De	ebtor 1	For Debtor 2 or non-filing spouse
2.		s wages, salary, ar . If not paid monthly			2. ge	\$	5,333.34	
3.	Estimate and list I	monthly overtime p	oay.		3.	+	\$0.00	

Official Form B 6I Schedule I: Your Income page 1

4. Calculate gross income. Add line 2 + line 3.

\$5,333.34

Entered 09/02/15 12:52:29 Desc Main Page 20 of 37<sub>Case number (if known)</sub> Case 15-30152 Doc 1 Filed 09/02/15

Document Mitchell Debtor 1 Gregory
First Name Κ Last Name

Middle Name

			F -	or Debtor 1	For Debt		_	
	Сор	y line 4 here	4.	\$5,333.34				
5.	List	all payroll deductions:						
		Tax, Medicare, and Social Security deductions	5a.	\$1,427.26				
		Mandatory contributions for retirement plans	5b.	\$0.00				
		Voluntary contributions for retirement plans	5c.	\$0.00				
	5d.	Required repayments of retirement fund loans	5d.	\$0.00				
	5e.	Insurance	5e.	\$319.67				
	5f.	Domestic support obligations	5f.	\$0.00				
	5g.	Union dues	5g.	\$0.00	-			
	5h.	Other deductions. Specify:	5h. <b>+</b>	\$0.00				
6.	<b>Add</b> 5g +	<b>the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5h.	6.	\$1,746.93				
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,586.41				
8.	List	all other income regularly received:						
	8a.	Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.						
	8b.	Interest and dividends	8b.	\$0.00				
		Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00				
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00				
	8e.	Social Security	8e.	\$0.00				
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:	8f.	\$0.00				
	8g.	Pension or retirement income	8g.	\$0.00				
	8h.	Other monthly income. Specify: quarterly increase of 3,067.15	8h. <b>+</b>	\$766.78				
9.	Add	<b>all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$766.78				
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$4,353.19	+		=[	\$4,353.19
11.	<ol> <li>State all other regular contributions to the expenses that you list in Schedule J.         Include contributions from an unmarried partner, members of your household, your dependents, your roommate friends or relatives.     </li> </ol>						er	
	Do r	not include any amounts already included in lines 2-10 or amounts tha	t are not	t available to pay e	expenses lis	ted in Sch	nedu	ıle J.
	Spe	cify:				_ 11.	<b>+</b>	\$0.00
12.	inco	the amount in the last column of line 10 to the amount in line 11.  me. Write that amount on the Summary of Schedules and Statistical standard Data, if it applies				12.		\$4,353.19 Combined
12		ated Data, if it applies.  You expect an increase or decrease within the year after you file the	his form	12				nonthly income
13.	<b>⋈</b>	No. None.		••				
		Yes. Explain:						

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Page 21 of 37 Document Fill in this information to identify your case: Check if this is: An amended filing Mitchell Debtor 1 Gregory Middle Name First Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case number A separate filing for Debtor 2 because (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. П Do you have dependents? No Dependent's Does dependent Dependent's relationship to Yes. Fill out this information  $\square$ Do not list Debtor 1 and Debtor 1 or Debtor 2 age live with you? for each dependent..... Debtor 2. No 20  $\overline{\mathbf{Q}}$ Yes Do not state the No dependents' names. Ī Yes No Yes Nο Yes No Do your expenses include No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case

to report expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:	4.	\$1,000.00
	4a. Real estate taxes	4a.	
	4b. Property, homeowner's, or renter's insurance	4b.	
	4c. Home maintenance, repair, and upkeep expenses	4c.	
	4d. Homeowner's association or condominium dues	4d.	

Your expenses

Debtor 1 Gregory

Document Mitchell

Page 22 of 37 Case number (if known) First Name Middle Name Last Name Your expenses Additional mortgage payments for your residence, such as home equity loans 5. 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$300.00 6b. Water, sewer, garbage collection 6b 6c. Telephone, cell phone, Internet, satellite, and 6c. \$125.00 cable services 6d. 6d. Other. Specify: Food and housekeeping supplies 7. \$654.00 Childcare and children's education costs 8. Clothing, laundry, and dry cleaning 9. \$162.00 9. 10. Personal care products and services 10. \$80.00 11. Medical and dental expenses 11. \$250.00 12. Transportation. Include gas, maintenance, bus or train 12. \$200.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$50.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. 15b. Health insurance 15b. Vehicle insurance 15c. 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: student loans 17c. \$188.00 17d. Other. Specify: emergency / court ordered payment for son's medical 17d. \$300.00 18. Your payments of alimony, maintenance, and support that you did not report as 18. \$1,000.00 deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). per divorce judgment 19. Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20h. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d.

20e. Homeowner's association or condominium dues

20e

D-1-	ton 4	Case 15-30152		Filed 09/02/15 Document	Entered 0 Page 23 of	9/02/15 12:52 37		Desc Main
Deb		Gregory First Name	K Middle Name	Last Name		Case number (i	r known,	
21.	Othe	r. Specify:				:	21. +	
22.		monthly expenses. A		ugh 21.		:	22.	\$4,309.00
23.	Calc	ulate your monthly net	income.					
	23a.	Copy line 12 (your con	nbined monthly	income) from Schedule	l.	:	23a.	\$4,353.19
	23b.	Copy your monthly exp	enses from line	e 22 above.		:	23b. <b>–</b>	\$4,309.00
	23c.	Subtract your monthly The result is your mon				:	23c.	\$44.19
24.	Do y	ou expect an increase	or decrease in	your expenses within	the year after yo	u file this form?		
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?							
	$   \overline{\mathbf{A}} $	No						
		Yes. Explain here: <b>None.</b>						

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 24 of 37

B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Gregory K Mitchell Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$1,198.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$306,417.39	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$4,353.19
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$4,309.00
	TOTAL	18	\$1,198.00	\$309,917.39	

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 25 of 37

B 6 Summary (Official Form 6 - Summary) (12/14)

## ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Gregory K Mitchell

Chapter 7

Case No.

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$3,500.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$3,500.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$4,353.19
Average Expenses (from Schedule J, Line 22)	\$4,309.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$6,791.67

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$306,417.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$306,417.39

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 26 of 37

In re Gregory K Mitchell

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k	20	
Date <u>9/2/2015</u>	Signature //s/ Gregory K Mitchell  Gregory K Mitchell	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Gregory K Mitchell	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amour including part-time act case was commenced maintains, or has mair beginning and ending	mployment or operation of business at of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, invities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this a state also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that nationed, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing napter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a d.)
	AMOUNT \$56,846.00	SOURCE YTD \$81,500 in 2014 \$79,000 in 2013
	2 Income ether t	han from ampleyment or appration of business

#### Income other than from employment or operation of business

None  $\overline{\mathbf{Q}}$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\square$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\mathbf{V}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Gregory K Mitchell	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5	Repossessions.	foreclosures	and returns
J.	1/6003363310113.	i Oi CCIOSUI CS	and returns

INOII

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 901 W. Jackson, Suite 202 Chicago, IL 60607 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09/01/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

DebtorsCC.org \$9.95

#### 10. Other transfers

 $\overline{\mathbf{Q}}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (04/13)

# Document Page 29 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Gregory K Mitchell	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	۱,	n	,

#### 11. Closed financial accounts

V

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{V}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 849 W. Monroe, Chicago, IL 60607 1 Wheaton Center, Wheaton, IL 60187 NAME USED

DATES OF OCCUPANCY July 1, 2014 until Aug 2015 Nov 2012 until July 2014

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Gregory K Mitchell	Case No.	
		_	(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Enviro	nmental	Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None **√** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (04/13)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Gregory K Mitchell	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has be within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprior self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, in the contract of the complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, in the contract of the complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, in the contract of the complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, in the contract of the contract	
	six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)	
	19. Books, records and financial statements	
None  ✓	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.	
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.	
None  ✓	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.	
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.	
	20. Inventories	
None  ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.	

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\overline{\mathbf{Q}}$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  $\overline{\mathbf{V}}$ 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None  $\mathbf{V}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Gregory K Mitchell	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5				
	23. Withdrawals from a partnership or distrib	utions by a co	rporation		
None  ✓			credited or given to an insider, including compensation in any form, the during ONE YEAR immediately preceding the commencement of		
	24. Tax Consolidation Group				
None  ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.				
	25. Pension Funds				
None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employ has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.					
 [If co	mpleted by an individual or individual and spouse]				
	lare under penalty of perjury that I have read the answer	ers contained in	the foregoing statement of financial affairs and any		
Date	9/2/2015	Signature	/s/ Gregory K Mitchell		
		of Debtor	Gregory K Mitchell		
Date		Signature			
		of Joint Debto (if any)	r		
	olty for making a false statement: Fine of up to \$500,00 S.C. §§ 152 and 3571	00 or imprisonme	ent for up to 5 years, or both.		

Case 15-30152 Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Document Page 33 of 37

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory K Mitchell CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

estate. Attach additional pages if necessary.)				
Property No. 1				
Creditor's Name: None		Describe Property Securin	g Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 to	J.S.C. § 522(f)):			
Property is (check one):  Claimed as exempt Not claimed as exempt	mpt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	ses. (All three colu	mns of Part B must be com	pleted for each	unexpired lease.
Property No. 1				
Lessor's Name: None	Describe Leased	Property:	Lease will be A	Assumed pursuant to 65(p)(2):
			YES 🗆	NO 🗆
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my inten	tion as to any property of	my estate secu	ıring a debt and/or
Date <u>9/2/2015</u>	Signature	/s/ Gregory K Mitchell Gregory K Mitchell		
Date	Signature			

Doc 1 Filed 09/02/15 Entered 09/02/15 12:52:29 Desc Main Case 15-30152

B 201B (Form 201B) (12/09)

# Document Page 34 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re Gregory K Mitchell

Case No.	
Chapter	7

# **CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE**

#### **Certification of the Debtor**

Gregory K Mitchell	X /s/ Gregory K Mitchell	9/2/2015	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	
Certificate of Compliance	with § 342(b) of the Bankruptcy Code		
	el for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice	
required by § 342(b) of the Bankruptcy Code.			
/s/ Robert J. Adams & Associates			
Robert J. Adams & Associates, Attorney for Debtor(s)			
Bar No.: 0013056			
Robert J. Adams & Associates			
901 W Jackson Blvd Suite 202			
Chicago, IL 60607			
Phone: (312) 346-0100			
Fax: (312) 346-6228			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 15-30152

Page 2

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory K Mitchell CASE NO

CHAPTER 7

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept:		\$2,000.00			
	Prior to the filing of this statement I have receive	ved:	\$0.00			
	Balance Due:		\$2,000.00			
2	The source of the componentian poid to me un					
۷.	The source of the compensation paid to me wa	(specify)				
3.	The source of compensation to be paid to me	is:				
	☑ Debtor ☐ Other (	(specify)				
4.	✓ I have not agreed to share the above-disc associates of my law firm.	closed compensation with any other p	person unless they are members and			
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the a compensation, is attached.					
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>					
6.	. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	9/2/2015	/s/ Robert J. Adams & Associ	ates			
	Date	Robert J. Adams & Associates Robert J. Adams & Associates Robert J. Adams & Associates 901 W Jackson Blvd Suite 202 Chicago, IL 60607 Phone: (312) 346-0100 / Fax: (	Bar No. 0013056			
	/s/ Gregory K Mitchell					
	Gregory K Mitchell					